

1 Department of Real Estate  
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3 Los Angeles, California 90013

4 Telephone: (213) 576-6982

**FILED**

JUL 14 2009

DEPARTMENT OF REAL ESTATE

BY: 

8 DEPARTMENT OF REAL ESTATE

9 STATE OF CALIFORNIA

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11 To: ) No. H-36106 LA  
12 )  
13 HOMESAVORS ABATEMENT, INC., ) ORDER TO DESIST  
14 HOMESAVORS, INC., LOUIS ) AND REFRAIN  
15 HOLLINGSWORTH, SEAN LA aka ) (B&P Code Section 10086)  
16 SEAN LE, and JAMES WIGGINS, )  
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28 The Commissioner ("Commissioner") of the California  
29 Department of Real Estate ("Department") caused an investigation  
30 to be made of the activities of HOMESAVORS ABATEMENT, INC.,  
31 HOMESAVORS, INC. LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and  
32 JAMES WIGGINS, and has determined that they have each engaged in  
33 or are engaging in acts or practices constituting violations of  
34 the California Business and Professions Code ("Code") and/or  
35 Title 10, California Code of Regulations ("Regulations")  
36 including engaging in the business of, acting in the capacity of,  
37 advertising, or assuming to act, as real estate brokers in the  
38 State of California within the meaning of Code Section 10131(d)

1 (soliciting borrowers or lenders or negotiating loans) and  
2 Section 10131.2 (claiming advance fees in connection with a  
3 loan). Based on the findings of that investigation, as set forth  
4 below, the Commissioner hereby issues the following Findings of  
5 Fact and Desist and Refrain Order pursuant to Code Section 10086.

6 FINDINGS OF FACT

7 1. At no time herein mentioned has HOMESAVORS  
8 ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA  
9 aka SEAN LE, and JAMES WIGGINS been licensed by the Department  
10 in any capacity.

11 2. At the time set forth below HOMESAVORS ABATEMENT,  
12 INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN  
13 LE, and JAMES WIGGINS engaged in the business of, acted in the  
14 capacity of, or advertised a loan modification service and  
15 advance fee brokerage offering to perform and performing loan  
16 modification services with respect to loans which were secured  
17 by liens on real property for compensation or in expectation of  
18 compensation and for fees often collected in advance as well as  
19 at the conclusion of the transaction.

20 3. On or about April 30, 2008, HOMESAVORS ABATEMENT,  
21 INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN  
22 LE, and JAMES WIGGINS entered into an agreement with Palmer and  
23 Ana Laughlin to negotiate a loan modification with respect to a  
24 loan secured by a lien(s) on the real property located at 4923  
25 Walnut Avenue, Chino, California 91710 in exchange for payment  
26 of an advance fee of \$3,000.

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CONCLUSIONS OF LAW

4. Based on the information contained in Paragraph 3, above, HOMESAVERS ABATEMENT, INC., HOMESAVERS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS have performed and/or participated in loan modification activities which require a license under the provision of Code Sections 10131(d) and 10131.2 during a period of time when none of them was licensed by the Department in any capacity. Said conduct, acts and omissions are in violation of Code Section 10130.

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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT and CONCLUSIONS OF LAW stated herein, it is hereby ordered that HOMESAVORS ABATEMENT, INC., HOMESAVORS, INC., LOUIS HOLLINGSWORTH, SEAN LA aka SEAN LE, and JAMES WIGGINS, whether doing business under their own names, or any other names, or any fictitious name, ARE HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required. In particular each of them is ordered to desist and refrain from:

(i) soliciting borrowers and/or performing services for borrowers or lenders in connection with loans secured directly or collaterally by one or more liens on real property, and

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(ii) charging, demanding, or collecting an advance fee for any of the services they offer to others, unless and until they obtain a real estate broker license issued by the Department, and until they demonstrate and provide evidence satisfactory to the Commissioner that they are in full compliance with all requirements of the Code and Regulations relating to charging, collecting, and accounting for advance fees.

DATED: 7/8, 2009.

JEFF DAVI  
Real Estate Commissioner

  
BY: Barbara J. Bigby  
Chief Deputy Commissioner

**Notice:** Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

cc: HomeSavors Abatement, Inc.  
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